

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH, CENTRAL DIVISION

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Anna W. Drake A0909
 Printed Name of Attorney
 Address:
175 South Main Street
Suite 1250
Salt Lake City, UT 84111
801-328-9792
annadrake@att.net

X **/s/ Anna W. Drake** **August 21, 2009**
 Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Robin Leon Andersen
Debra Lee Andersen
 Printed Name(s) of Debtor(s)

X **/s/ Robin Leon Andersen** **August 21, 2009**
 Signature of Debtor Date

Case No. (if known) _____

X **/s/ Debra Lee Andersen** **August 21, 2009**
 Signature of Joint Debtor (if any) Date

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court
District of Utah, Central Division**

In re **Robin Leon Andersen
Debra Lee Andersen**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2009 YTD: Husband (Unemployed)
\$23,471.00	2008: Husband (Employment)
\$74,083.00	2007: Husband (Employment)
\$16,633.99	2009 YTD: Wife Employment
\$11,068.00	2008: Wife Employment
\$0.00	2007: Wife (Unemployed)

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Prestige Financial Services	5/15/09: \$371.00	\$1,110.00	\$14,299.11
PO Box 26907	5/29/09: \$371.00		
Salt Lake City, UT 84126-0907	7/29/09: \$371.00		

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
City of West Jordan v. Robin Leon Andersen; Case No. 055306819 TC	Traffic violation	West Jordan City Justice Court Salt Lake County State of Utah	Fine imposed
Collection Services Bureau of Utah v. Robin Andersen; Civil No. 08040	Collection	Third District Court West Jordan Department Salt Lake County State of Utah	Judgment

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Express Recovery Services v. Robin L. Andersen and Debbie Andersen; Civil No. 060407391CV	Collection	Third District Court West Valley Department Salt Lake County State of Utah	Judgment
Mathew Miller dba a Tin Man v. Rob Andersen; Civil No. 088000038	Collection	Small Claims Court Sandy City State of Utah	Judgmnet
Murray City v. Robin Leon Andersen; Case No. 055006193 TC	Traffic violation	Murray Justice Court Salt Lake County State of Utah	Fine imposed
Sandy City v. Debra Lee Andersen; Case No. 071000909 IF	Traffic violation	Sandy Justice Court Salt Lake County State of Utah	Pending
Sandy City v. Robin L Andersen; Case No. 045002792 TC	Traffic violation	Sandy Justice Court Salt Lake County State of Utah	Arrest warrant issued
Sandy City v. Robin Leon Andersen; Case No. 095003525 TC	Traffic violation	Sandy Justice Court Salt Lake County State of Utah	Pending
Sandy City v. Robin Leon Andersen; Case No. 091000961 MO	Dog License Violation, Failure to Obtain Rabies Vaccination, and Failure to Appear	Sandy Justice Court Salt Lake County State of Utah	Bench Warrant Pending
State of Utah v. Debra Andersen; C07-03589	Traffic violation	West Valley City Justice Court Salt Lake County State of Utah	Fine imposed
State of Utah v. Debra Lee Andersen; C07-06045	Traffic violation	West Valley City Justice Court Salt Lake County State of Utah	Fine imposed
State of Utah v. Debra Lee Andersen; CI07-03645	Traffic violation	West Valley City Justice Court Salt Lake County State of Utah	Fine imposed
Unifund CCR Partners v. Robin L. Andersen; Civil No. 060410874	Collection	Third District Court West Jordan Department Salt Lake County State of Utah	Judgment

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE
4/6/09

DESCRIPTION AND VALUE OF
PROPERTY

**Internal Revenue Service
Attn: Insolvency Mail Stop 5021
50 South 200 East
Salt Lake City, UT 84111**

**Tax liens filed against residence:
2006: \$9,620.42
2003: \$1,441.33
2001: \$964.36
2000: \$2,801.46**

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLER
**Mountain America Credit Union
7181 S Campus View Dr
West Jordan, UT 84084**

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
**Foreclosure Scheduled for
8/24/09**

DESCRIPTION AND VALUE OF
PROPERTY
**Real property situated at 11321 South Paloma
Way, Sandy, Utah 84094
[Lot 225, Silver Ridge Subdivision No. 2,
according to the official plat thereof, recorded in
the office of the Salt Lake County Recorder]**

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION AND VALUE OF
PROPERTY

7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON OR ORGANIZATION
LDS Church

RELATIONSHIP TO
DEBTOR, IF ANY
None

DATE OF GIFT
2009 YTD

DESCRIPTION AND
VALUE OF GIFT
\$950.00 (approximately)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
InCharge Education Foundation	7/9/09	\$30.00
Anna W. Drake, P.C. 175 South Main Street Suite 1250 Salt Lake City, UT 84111	6/25/09	\$2,000.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Clifford Andersen Residence	2006 Honda Accord	Residence
Andrea Andersen Residence	1995 Firebird	Residence

15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Scrap in a Snap	87-0648789	98 North 1200 East Lehi, UT 84043	Online scrapbooking	8/00 - 6/03 (est)

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

Tamme & Bill Henry
949 Saratoga Dr
Saratoga Springs, UT

Managing Members

2003 (est)

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 21, 2009

Signature /s/ Robin Leon Andersen
Robin Leon Andersen
Debtor

Date August 21, 2009

Signature /s/ Debra Lee Andersen
Debra Lee Andersen
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Utah, Central Division

In re **Robin Leon Andersen,**
Debra Lee Andersen

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	190,000.00		
B - Personal Property	Yes	4	11,504.98		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		235,124.90	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		105,208.94	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	17		50,896.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,658.20
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,537.00
Total Number of Sheets of ALL Schedules		33			
Total Assets			201,504.98		
Total Liabilities				391,230.74	

United States Bankruptcy Court
District of Utah, Central Division

In re **Robin Leon Andersen,**
Debra Lee Andersen

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	105,208.94
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	105,208.94

State the following:

Average Income (from Schedule I, Line 16)	1,658.20
Average Expenses (from Schedule J, Line 18)	3,537.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,073.81

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		36,124.90
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		50,896.90
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		87,021.80

B6A (Official Form 6A) (12/07)

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]	Fee simple	H	190,000.00	219,525.79

Sub-Total > **190,000.00** (Total of this page)

Total > **190,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Mountain America Credit Union Account No. x4306	H	10.00
		Mountain America Credit Union Account No. xxxxxx0614	J	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Computer and monitor	J	50.00
		Desk, chair, computer and phone	J	70.00
		(4) Beds and bedding	J	250.00
		(4) Dressers	J	75.00
		(7) Chairs	J	50.00
		Kitchen table and (4) chairs	J	25.00
		Freezer	J	25.00
		(5) Lamps	J	25.00
		Love seat	J	10.00
		Microwave	J	10.00
		(3) Mirrors	J	50.00
		(3) Nightstands	J	60.00

Sub-Total > **740.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Pots and pans Small kitchen appliances Dishes Silverware	J	25.00
		Refrigerator	J	10.00
		(2) End tables	J	25.00
		Sofa	J	10.00
		Stove	J	10.00
		(3) Televisions (old)	J	25.00
		Vacuum	J	5.00
		VCR	J	20.00
		Washer and dryer	J	35.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		(60) Books	J	20.00
		Holiday decorations	J	0.00
		Family pictures	J	0.00
6. Wearing apparel.		Clothing	J	75.00
7. Furs and jewelry.		Costume jewelry	J	20.00
8. Firearms and sports, photographic, and other hobby equipment.		(25) Old movies	J	25.00
		Camera??	J	0.00
		Broken camera	J	5.00
		Bicycle	J	10.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **320.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		The Boyer Company 401(k) Plan	H	691.98
		Salt Lake City Courts (pension) [payable @ \$8,400/year beginning at age 65]	H	Unknown
		Costco 401(k)	W	453.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **1,144.98**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Chevrolet Tahoe (118,275 miles)	H	9,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Telephone	J	50.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Bulldog	J	20.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		C-Pap machine	H	230.00

Sub-Total > **9,300.00**
(Total of this page)
Total > **11,504.98**

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Computer and monitor	Utah Code Ann. § 78B-5-506(1)(a)	50.00	50.00
Desk, chair, computer and phone	Utah Code Ann. § 78B-5-506(1)(a)	70.00	70.00
(4) Beds and bedding	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)	250.00	250.00
(4) Dressers	Utah Code Ann. § 78B-5-506(1)(a)	75.00	75.00
(7) Chairs	Utah Code Ann. § 78B-5-506(1)(a)	50.00	50.00
Kitchen table and (4) chairs	Utah Code Ann. § 78B-5-506(1)(b)	25.00	25.00
Freezer	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	25.00	25.00
(5) Lamps	Utah Code Ann. § 78B-5-506(1)(a)	25.00	25.00
Love seat	Utah Code Ann. § 78B-5-506(1)(a)	10.00	10.00
Microwave	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	10.00	10.00
(3) Mirrors	Utah Code Ann. § 78B-5-506(1)(a)	50.00	50.00
(3) Nightstands	Utah Code Ann. § 78B-5-506(1)(a)	60.00	60.00
Pots and pans Small kitchen appliances Dishes Silverware	Utah Code Ann. § 78B-5-506(1)(a)	25.00	25.00
Refrigerator	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	10.00	10.00
(2) End tables	Utah Code Ann. § 78B-5-506(1)(a)	25.00	25.00
Sofa	Utah Code Ann. § 78B-5-506(1)(a)	10.00	10.00
Stove	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	10.00	10.00
(3) Televisions (old)	Utah Code Ann. § 78B-5-506(1)(a)	25.00	25.00
Vacuum	Utah Code Ann. § 78B-5-506(1)(a)	5.00	5.00
VCR	Utah Code Ann. § 78B-5-506(1)(a)	20.00	20.00
Washer and dryer	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	35.00	35.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
(60) Books	Utah Code Ann. § 78B-5-506(1)(c)	20.00	20.00
Family pictures	Utah Code Ann. § 78B-5-505(1)(a)(ix)	100%	0.00
<u>Wearing Apparel</u>			
Clothing	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	75.00	75.00
<u>Furs and Jewelry</u>			
Costume jewelry	Utah Code Ann. § 78B-5-506(1)(d)	20.00	20.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
(25) Old movies	Utah Code Ann. § 78B-5-506(1)(c)	25.00	25.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Salt Lake City Courts (pension) [payable @ \$8,400/year beginning at age 65]	Utah Code Ann. § 78B-5-505(1)(a)(xiv)	0.00	Unknown
Costco 401(k)	Utah Code Ann. § 78B-5-505(1)(a)(xiv)	453.00	453.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2001 Chevrolet Tahoe (118,275 miles)	Utah Code Ann. § 78B-5-506(3)	2,500.00	9,000.00
<u>Office Equipment, Furnishings and Supplies</u>			
Telephone	Utah Code Ann. § 78B-5-506(1)(a)	50.00	50.00
<u>Animals</u>			
Bulldog	Utah Code Ann. § 78B-5-506(1)(c)	20.00	20.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
C-Pap machine	Utah Code Ann. § 78B-5-505(1)(a)(ii)	230.00	230.00

Total: **4,258.00** **10,758.00**

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. xxx-xx-5331		2000, 2001, 2003, 2006 IRS Lien Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]						14,827.71	14,827.71
Internal Revenue Service Attn: Insolvency Mail Stop 5021 50 South 200 East Salt Lake City, UT 84111	J								
Account No. xx306-1		Deed of Trust (1st position) Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]						140,708.00	0.00
Mountain America Credit Union 7181 S Campus View Dr West Jordan, UT 84084	H								
Account No.		Mountain America Credit Union c/o Scalley Reading Bates Hansen & Ras. 15 W South Temple Salt Lake City, UT 84101							
ALSO NOTIFY: Mountain America Credit Union									
Account No. xx8623		8/06 PMSI 2001 Chevrolet Tahoe (118,275 miles)						14,299.11	5,299.11
Prestige Financial Services PO Box 26907 Salt Lake City, UT 84126-0907	X H								
								Subtotal	
								169,834.82	20,126.82

1 continuation sheets attached

(Total of this page)

B6D (Official Form 6D) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.									
ALSO NOTIFY: Prestige Financial Services				Prestige Financial 1420 S 500 W Salt Lake City, UT 84115					
				Value \$					
Account No. 28-20-254-002-0000									
Salt Lake County Treasurer Attn: Ray Lancaster 2001 S. State St. N1200 Salt Lake City, UT 84190-1250		H		2006 - 2008 Real Property Tax Lien Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]					
				Value \$ 190,000.00				5,750.08	0.00
Account No.									
Steven Scott c/o Bryan Todd, P.C. 310 E 4500 S Ste 520 Salt Lake City, UT 84107		H		7/1/97 Deed of Trust (2nd position) Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]					
				Value \$ 190,000.00				58,240.00	14,698.08
Account No. xxxxxxx2-002 IIT									
Utah State Tax Commission Attn Bankruptcy Unit 210 North 1950 West Salt Lake City, UT 84134		J		1997, 1999 Tax Lien (5/17/04) Income taxes					
				Value \$ 0.00				1,300.00	1,300.00
Account No.									
				Value \$					
Subtotal								65,290.08	15,998.08
(Total of this page)									
Total								235,124.90	36,124.90
(Report on Summary of Schedules)									

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-5331			1994 - 2003					
Internal Revenue Service Attn: Insolvency Mail Stop 5021 50 South 200 East Salt Lake City, UT 84111		J	Income taxes and Civil Penalties (excludes portion included in tax lien)					Unknown
							105,208.94	Unknown
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

105,208.94 **0.00**

Total
(Report on Summary of Schedules)

105,208.94 **0.00**

B6F (Official Form 6F) (12/07)

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9436 Alta High School c/o Express Recovery Services, Inc. 2790 Decker Lake Dr Salt Lake City, UT 84119	W	Unpaid check				65.00
Account No. xx5594 Alta View Hospital	J	Medical services				309.23
Account No. ALSO NOTIFY: Alta View Hospital		Altaview Hospital c/o Mountain Medical				
Account No. xxx-xxxx0686 Alta View Hospital 9660 S 1300 E Sandy, UT 84094	H	Medical services				351.42
Subtotal (Total of this page)						725.65

16 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. AN0039		W	Medical services				118.00
Aspen Ridge Dental 1442 E Draper Pkwy Ste G Draper, UT 84020							
Account No. xx8630		H	Medical services				2,966.90
Aspire Visa c/o Bennett & DeLoney PC 1265 E Fort Union Blvd Ste 150 Midvale, UT 84047-1808							
Account No. xxxx-xxxx-xxxx-7148		W	Merchandise				1,756.69
Capital One Bank Payments PO Box 650010 Dallas, TX 75265-0007							
Account No.			Capital One Bank Inquiries PO Box 30285 Salt Lake City, UT 84130				
ALSO NOTIFY: Capital One Bank							
Account No.			Capital One Bank c/o Northland Group Inc. PO Box 390846 Minneapolis, MN 55439-0846				
ALSO NOTIFY: Capital One Bank							
Sheet no. <u>1</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			4,841.59

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Civil No. xxxxx8675						
Collection Services Bureau of Utah, Inc. c/o David R. Hamilton PO Box 9214 Ogden, UT 84403		H				Unknown
Account No. xx9156						
Comcast c/o Credit Service of Logan, Inc. PO Box 3730 Logan, UT 84323-3730		W				69.41
Account No. xxxx xxxx xxxx 5324						
Credit One Bank PO Box 60500 City Of Industry, CA 91716-0500		H				593.55
Account No.						
ALSO NOTIFY: Credit One Bank						
Account No.						
ALSO NOTIFY: Credit One Bank						
Sheet no. <u>2</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						662.96

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Case No. 080408675						
Peter R. Eldridge, DDS c/o Collection Services Bureau PO Box 1270 Ogden, UT 84402		H				1,700.00
Account No. Case No. 080408675						
IMAD Farrukh, MD c/o Collection Services Bureau PO Box 1270 Ogden, UT 84402		J				900.00
Account No. xxxx xxxx xxxx 8285						
First National Credit Card PO Box 5097 Sioux Falls, SD 57117-5097		W				325.97
Account No. xxxx xxxx xxxx 8932						
First Savings Credit Card PO Box 2957 Omaha, NE 68103-2957		W				407.92
Account No.						
ALSO NOTIFY: First Savings Credit Card						
Sheet no. <u>3</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						3,333.89

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-x1083			Medical services				85.00
Hidden Valley Family Medicine PO Box 150610 Ogden, UT 84415-0610		H					
Account No. xxxx-xxxx-xxxx-6913			Merchandise				567.88
HSBC Card Services Payments PO Box 17332 Salinas, CA 93912		W					
Account No.			HSBC c/o Capital Management Services, LP 726 Exchange St Ste 700 Buffalo, NY 14210				
ALSO NOTIFY: HSBC Card Services							
Account No.			HSBC Card Services Inquiries PO Box 80026 Baltimore, MD 21297-1332				
ALSO NOTIFY: HSBC Card Services							
Account No.			HSBC Card Services Payments PO Box 60102 City Of Industry, CA 91716-0102				
ALSO NOTIFY: HSBC Card Services							
Sheet no. 4 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							652.88
Subtotal (Total of this page)							652.88

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ALSO NOTIFY: HSBC Card Services		HSBC Card Services Inquiries PO Box 80084 Salinas, CA 93912				
Account No. ALSO NOTIFY: HSBC Card Services		HSBC Card Services, Inc. c/o Arrow Financial Services, LLC 5996 W Touhy Ave Niles, IL 60714				
Account No. ALSO NOTIFY: HSBC Card Services		HSBC Crad Services c/o ARM, Inc. PO Box 129 Thorofare, NJ 08086-0129				
Account No. xxxx5319 Intermountain Health Care 4646 W Lake Park Blvd PO Box 30191 Salt Lake City, UT 84130-0191		Medical services				75.08
Account No. -6518, -0485, - 5448 Intermountain Health Care PO Box 30180 Salt Lake City, UT 84130		Medical services				468.53
Sheet no. <u>5</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						543.61

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xxxxx3548		H	Medical services				507.06
Intermountain Health Care 3930 Parkway Blvd Salt Lake City, UT 84120							
Account No. xxx-xxxxx3548		H	Medical services				155.64
Intermountain Health Care 4646 W Lake Park Blvd PO Box 30191 Salt Lake City, UT 84130-0191							
Account No. xxxx0117		H	Medical services				24.89
Intermountain Health Care ARC PO Box 1259 Dept. #18894 Oaks, PA 19456							
Account No. xxxx7914		H	Medical services				14.72
Intermountain Health Care ARC PO Box 1259 Dept. #18894 Oaks, PA 19456							
Account No. xxxx9957		H	Medical services				351.57
Intermountain Health Care ARC PO Box 1259 Dept. #18894 Oaks, PA 19456							
Sheet no. <u>6</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			1,053.88

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx7490		H	Medical services			2,489.73
Intermountain Health Care ARC PO Box 1259 Dept. #18894 Oaks, PA 19456						
Account No. xxxx5574		H	Medical services			224.94
Intermountain Health Care ARC PO Box 1259 Dept. #18894 Oaks, PA 19456						
Account No. xxx-xxx5448		H	Medical services			25.00
Intermountain Medical Group PO Box 79052 Phoenix, AZ 85062-9052						
Account No. x2619, xx3746		H	Medical services			21,191.17
Jordan Valley Hospital c/o Mountain Land Collections, Inc. PO Box 1280 American Fork, UT 84003-6280						
Account No. K5179		H	Medical services			125.05
Robin L. Krueger, MD c/o Physician's Choice Medical Billing PO Box 95642 South Jordan, UT 84095						
Sheet no. <u>7</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			24,055.89

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx xxxx x1723		W	Medical services				842.00
LabCorp c/o C.C.S. -27 PO Box 55126 Boston, MA 02205-5126							
Account No. xx5208		J	Medical services				171.10
Mountain Medical Physician Specialists PO Box 29684 Phoenix, AZ 85038-9684							
Account No.			Mountain Medical Physicians Special c/o Johnson, Riddle & Mark, LLC PO Box 7811 Sandy, UT 84091-7811				
ALSO NOTIFY: Mountain Medical Physician Specialists							
Account No. xx5028		H	Medical services				15.26
Mountain Medical Physician Specialists PO Box 29684 Phoenix, AZ 85038-9684							
Account No.			Mountain Medical Physicians c/o Checknet 746 E 1910 S Ste 4 Provo, UT				
ALSO NOTIFY: Mountain Medical Physician Specialists							
Sheet no. <u>8</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			1,028.36

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxx0127-WMMPS						
Mountain Medical Physician Specialists PO Box 29684 Phoenix, AZ 85038-9684		H				14.13
Account No. xx5594						
Mountain Medical Physician Specialists PO Box 29684 Phoenix, AZ 85038-9684		H				282.00
Account No. Case No. 055006193						
Murray City Justice Court 688 E Vine St Salt Lake City, UT 84107		H				1,350.00
Account No. xxx-xxx2629						
Papa John's c/o Hall & Associates 560 Rte 303 Ste 209 Orangeburg, NY 10962-1334		H				160.00
Account No. xxxx-xxxx-xxxx-7576						
Premier Bankcard, Inc. c/o First Circle Financial Services, LLC PO Box 5689 Clearwater, FL 33758-5689		W				555.44
Sheet no. <u>9</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						2,361.57

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. ALSO NOTIFY: Premier Bankcard, Inc.		First Premier Bank c/o MRS Associates, Inc. 3 Executive Campus Ste 400 Cherry Hill, NJ 08002				
Account No. xxxxxxxxx5749 Qwest Communications Attn: Bankruptcy Group P.O. Box 5508 Bismarck, ND 58506	J	Utilities				288.08
Account No. ALSO NOTIFY: Qwest Communications		Qwest c/o E R Solutions, Inc. PO Box 9004 Renton, WA 98057-9004				
Account No. ALSO NOTIFY: Qwest Communications		Qwest c/o Afni, Inc. PO Box 3427 Bloomington, IL 61702-3427				
Account No. L. Craig Rosvall, DDS 224 S 1100 E American Fork, UT 84003	W	Medical services				1,915.32
Sheet no. 10 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,203.40

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.		Edwin Parry 3782 W 2340 S Ste B West Valley City, UT 84120				
ALSO NOTIFY: L. Craig Rosvall, DDS						
Account No.		L. Craig Rosvall DDS c/o Express Recovery Services, Inc. PO Box 26415 Salt Lake City, UT 84126-0415				
ALSO NOTIFY: L. Craig Rosvall, DDS						
Account No.		Medical services				669.29
L. Craig Rosvall, DDS 224 S 1100 E American Fork, UT 84003	W					
Account No. Case No. xxxxx3525		Traffic violation				1,612.00
Sandy City 210 W Sego Lily Dr Sandy, UT 84070-3282	H					
Account No. Citation No. Sxxxxx3850		5/15/09 Traffic violation				0.00
Sandy City 210 W Sego Lily Dr Sandy, UT 84070-3282	H					
Sheet no. 11 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,281.29

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Case No. xxxxx0909 IF						
Sandy City 210 W Sego Lily Dr Sandy, UT 84070-3282		W				Unknown
Account No. Case No.045002792						
Sandy City 210 W Sego Lily Dr Sandy, UT 84070-3282		H				1,612.00
Account No. xxxxx9961						
Sandy City 210 W Sego Lily Dr Sandy, UT 84070-3282		H				557.00
Account No. x6245						
Sandy City Fire Department PO Box 1099 Sandy, UT 84091		H				830.80
Account No. Docket No. C07-06045, #17-0353						
State of Utah c/o West Valley City 3600 S Constitution Blvd West Valley City, UT 84119-3720		W				Unknown
Sheet no. <u>12</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						2,999.80

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. C07-03645, EC10088109 State of Utah c/o West Valley City 3600 S Constitution Blvd West Valley City, UT 84119-3720		Traffic violation	W					Unknown
Account No. Cxx-x3589, Cxxx4071 State of Utah c/o West Valley City 3600 S Constitution Blvd West Valley City, UT 84119-3720		Traffic violation	W					Unknown
Account No. xxxxx0226 T-Mobile PO Box 660252 Dallas, TX 75266-0252		Cell phone	H				X	516.98
Account No. ALSO NOTIFY: T-Mobile		T-Mobile c/o ER Solutions, Inc. PO Box 9004 Renton, WA 98057						
Account No. ALSO NOTIFY: T-Mobile		T-Mobile c/o Sunrise Credit Services, Inc. PO Box 9100 Farmingdale, NY 11735-9100						
Sheet no. 13 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 516.98

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1516			12/07 Rain gutter				355.06
a Tin Man 8862 S 1700 E Sandy, UT 84093		H					
Account No. Ulxx1615			Medical services				390.00
Utah Imaging Associates PO Box 1369 Bountiful, UT 84011-1369		H					
Account No. xxxxxxxxxxxx5338			?				981.56
Washington Mutual attn: Bankruptcy Unit P.O. Box 201079 Stockton, CA 95290		H					
Account No.			Washington Mutual c/o RJM Acquisitions, LLC 575 Underhill Blvd Ste 224 Syosset, NY 11791-3416				
ALSO NOTIFY: Washington Mutual							
Account No. xxxxxxxxxxxxxxxx0425			Merchandise				288.98
Wells Fargo Bank PO Box 30086 Los Angeles, CA 90030-0086		H					
Sheet no. 14 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			2,015.60

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. ALSO NOTIFY: Wells Fargo Bank		Wells Fargo c/o Bureau of Colleciton Recovery 7575 Corporate Way Eden Prairie, MN 55344					
Account No. ALSO NOTIFY: Wells Fargo Bank		Wells Fargo Bank NW Collections 711 West Broadway Tempe, AZ 85282					
Account No. ALSO NOTIFY: Wells Fargo Bank		Wells Fargo Bank, N.A. P.O. Box 6995 Portland, OR 97228-6995					
Account No. xxx1094 West Jordan Ambulance c/o First Professional Services Corp. PO Box 27398 Salt Lake City, UT 84127		H Medical services				887.55	
Account No. ALSO NOTIFY: West Jordan Ambulance		West Jordan Ambulance c/o First Professional Services Corp.					
Sheet no. <u>15</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 887.55

B6F (Official Form 6F) (12/07) - Cont.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Case No. xxxxx6819 TC						
West Jordan City Justice Court 8040 S Redwood Rd West Jordan, UT 84088		H				732.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>16</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						732.00
						Total (Report on Summary of Schedules)
						50,896.90

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Robin Leon Andersen,
Debra Lee Andersen**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Robin Anderson, Jr. 11321 S Paloma Way Sandy, UT 84094	Prestige Financial Services PO Box 26907 Salt Lake City, UT 84126-0907

B6I (Official Form 6I) (12/07)

In re **Robin Leon Andersen**
Debra Lee Andersen

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 15
Employment:	DEBTOR	SPOUSE
Occupation		Sales
Name of Employer	Unemployed	Costco
How long employed		7/08 - present
Address of Employer		Sandy, UT

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>2,073.81</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>2,073.81</u>
----------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): 401(k)

\$ <u>0.00</u>	\$ <u>187.61</u>
\$ <u>0.00</u>	\$ <u>144.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>58.00</u>
\$ <u>0.00</u>	\$ <u>26.00</u>

Medical and dental T.A.

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>415.61</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>1,658.20</u>
----------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

12. Pension or retirement income

13. Other monthly income

(Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>0.00</u>	\$ <u>0.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>0.00</u>	\$ <u>1,658.20</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>1,658.20</u>

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Due to medical condition, Debtor needs physician's clearance in order to work. He has applied for disability and is continuing to look for employment.

B6J (Official Form 6J) (12/07)

In re **Robin Leon Andersen**
Debra Lee Andersen

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	993.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	165.00
b. Water and sewer	\$	65.00
c. Telephone	\$	55.00
d. Other See Detailed Expense Attachment	\$	120.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	800.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	165.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	30.00
10. Charitable contributions	\$	200.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	110.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	404.00
b. Other Murray City Justice Court	\$	135.00
c. Other West Jordan City Justice Court	\$	75.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	55.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	3,537.00
----	-----------------

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	1,658.20
b. Average monthly expenses from Line 18 above	\$	3,537.00
c. Monthly net income (a. minus b.)	\$	-1,878.80

B6J (Official Form 6J) (12/07)

In re **Robin Leon Andersen**
Debra Lee Andersen

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cell phones	\$	85.00
Internet	\$	25.00
Garbage collection	\$	10.00
Total Other Utility Expenditures	\$	120.00

Other Expenditures:

School expenses	\$	15.00
School lunch expenses	\$	25.00
Personal care items	\$	15.00
Total Other Expenditures	\$	55.00

**United States Bankruptcy Court
District of Utah, Central Division**

In re **Robin Leon Andersen
Debra Lee Andersen**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **35** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 21, 2009**

Signature **/s/ Robin Leon Andersen**
Robin Leon Andersen
Debtor

Date **August 21, 2009**

Signature **/s/ Debra Lee Andersen**
Debra Lee Andersen
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B8 (Form 8) (12/08)

United States Bankruptcy Court
District of Utah, Central Division

In re **Robin Leon Andersen**
Debra Lee Andersen

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Internal Revenue Service	Describe Property Securing Debt: Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Mountain America Credit Union	Describe Property Securing Debt: Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: Prestige Financial Services	Describe Property Securing Debt: 2001 Chevrolet Tahoe (118,275 miles)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Salt Lake County Treasurer	Describe Property Securing Debt: Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 3

Property No. 5	
Creditor's Name: Steven Scott	Describe Property Securing Debt: Real property situated at 11321 South Paloma Way, Sandy, Utah 84094 [Lot 225, Silver Ridge Subdivision No. 2, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder]
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 6	
Creditor's Name: Utah State Tax Commission	Describe Property Securing Debt: Income taxes
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **August 21, 2009**

Signature **/s/ Robin Leon Andersen**
Robin Leon Andersen
Debtor

Date **August 21, 2009**

Signature **/s/ Debra Lee Andersen**
Debra Lee Andersen
Joint Debtor

**United States Bankruptcy Court
District of Utah, Central Division**

In re **Robin Leon Andersen
Debra Lee Andersen**

Debtor(s)

Case No.
Chapter

7

**PAYMENT ADVICES COVER SHEET
UNDER 11 U.S.C. § 521(a)(1)(B)(iv)**

I, **Robin Leon Andersen**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☒ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ____
- ☐ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

I, **Debra Lee Andersen**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☐ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ____
- ☒ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

Date **August 21, 2009**

Signature **/s/ Robin Leon Andersen**
Robin Leon Andersen
Debtor

Date **August 21, 2009**

Signature **/s/ Debra Lee Andersen**
Debra Lee Andersen
Joint Debtor

ANDERSEN, DEBBI L.											
PERIOD BEGIN DATE 07/20/09				PERIOD END DATE 08/02/09				CHECK NO. 7919851			
				EMPLOYEE NUMBER 557008							
WAGES	HOURS	RATE	AMOUNT	YTD AMOUNT	DEDUCTIONS	AMOUNT	YTD AMOUNT	DEDUCTIONS	AMOUNT	YTD AMOUNT	
REGULAR	6041	12500	75513	1122068	FICA2	1424	21416	MED-TA			1000
SUNDAY	1572	18750	29476	380735	FICA	609	91573	DEN-TA			300
OVERTIM	8	18750	150	1262	FIT		2554				
HOLIDAY				53708	STATE	1659	21685				
SUNOT				24406	401(k)	4206	49518				
					HRLY D	1596	24029				
					SUPADD	288	4608				
					DEN-PR	1400	23300				
					MED-CP	5500	91000				
					ADJ-DE		2100-				
					ADJ-ME		7000-				
TOTALS	7621		105139	1582179							
TAXABLE GROSS			94033	1427461	DEDUCTION TOTALS			22164	321883		
					NET PAY			\$82975	\$1260296		

ACH checking Acct 501008810614 829.75 Hours Type Balance
SICK 46.64
VACATION 38.86

Job Desc: MEMBERSHIP MARKETER

COSTCO WHOLESALE, 999 Lake Drive, Issaquah, WA 98027 • Phone Number: (425) 313-8100

M3001

S2020

ANDERSEN, DEBBI L.											
PERIOD BEGIN DATE 07/06/09				PERIOD END DATE 07/19/09				CHECK NO. 17831913			
				EMPLOYEE NUMBER 557008							
WAGES	HOURS	RATE	AMOUNT	YTD AMOUNT	DEDUCTIONS	AMOUNT	YTD AMOUNT	DEDUCTIONS	AMOUNT	YTD AMOUNT	
REGULAR	4543	12000	54516	1046555	FICA2	1351	19992	MED-TA			1000
REGULAR	1407	12500	17588		FICA	5775	85482	DEN-TA			300
SUNDAY	775	18750	14532	351259	FIT		2554				
SUNDAY	745	18000	13410		STATE	1351	20026				
HOLIDAY				53708	401(k)	4002	45312				
SUNOT				24406	HRLY D	1521	22433				
OVERTIM				1112	SUPADD	288	4320				
					DEN-PR	1400	21900				
					MED-CP	5500	85500				
					ADJ-DE		2100-				
					ADJ-ME		7000-				
TOTALS	7470		100046	1477040							
TAXABLE GROSS			89144	1333428	DEDUCTION TOTALS			21188	299719		
					NET PAY			\$78858	\$1177321		

ACH checking Acct 501008810614 788.58 Hours Type Balance

Job Desc: MEMBERSHIP MARKETER

COSTCO WHOLESALE, 999 Lake Drive, Issaquah, WA 98027 • Phone Number: (425) 313-8100

ANDERSEN, DEBBIE L. PERIOD BEGIN DATE 08/03/09 PERIOD END DATE 08/16/09 CHECK NO. 18008142 EMPLOYEE NUMBER 557008

WAGES	HOURS	RATE	AMOUNT	YTD AMOUNT	DEDUCTIONS	AMOUNT	YTD AMOUNT	DEDUCTIONS	AMOUNT	YTD AMOUNT
REGULAR	5129	12500	64113	118618	FICA2	1078	22494	MED-TA	1000	1000
SICK	800	12500	10000	10000	FICA	4608	96181	DEN-TA	1300	1300
SUNDAY	379	18750	7107	387842	FIT	212	2554			
HOLIDAY				53708	STATE	3249	21897			
SUNOT				24406	401(K)	1238	52767			
OVERTIME				1262	HRLY D	288	25264			
					SUPADD	1400	4896			
					DEN-PR	5500	24700			
					MED-CD		96500			
					ADJ-DE		2100-			
					ADJ-ME		7000-			
TOTALS	6308		81220	1663399						
TAXABLE GROSS			71071	1498532						

ACH checking Acct 501008810614 DEDUCTION TOTALS 17570 NET PAY \$636.50 YTD AMOUNT \$1323946

Job Desc: MEMBERSHIP MARKETER COSTCO WHOLESALE, 999 Lake Drive, Issaquah, WA 98027 • Phone Number: (425) 313-8100

REMOVE DOCUMENT ALONG WITH THIS PERFORATION



Six Hundred Thirty-Six and 50/100 Dollars
 DEBBIE L. ANDERSEN
 11321 S. PALOMA
 SANDY
 UT 84094

DEPOSIT ADVICE
 NOT NEGOTIABLE

18008142
 DATE 08/21/09
 AMOUNT \$636.50

PERIOD BEGIN DATE 06/22/09

ANDERSEN DE

ACH checking	Acct 501008810614	707.14	Hours Type	Balance
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COSTCO WHOLESALE, 999 Lake Drive, Issaquah, WA 98027 • Phone Number: (425) 313-8100

52721

PERIOD END DATE 06/21/09

CHECK NO. 17657160
JAN 557008

Acct 501008810614	913.82	Hours Type	Balance
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